

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Greggory Michel  
Melanie Michel**  
Debtor(s)

Bankruptcy Case No.: 15-23662-JAD

Chapter: 13  
Docket No.: 69 – 65

**ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this The 28th of October, 2020, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

**IT IS HEREBY ORDERED THAT:**

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 12/28/20**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **1/6/21 at 11:00 AM in Telephone Conference** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

**TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.**

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **12/28/20**.

Jeffery A. Deller  
United States Bankruptcy Judge

cm: **All Parties**

In re:  
Greggory Michel  
Melanie Michel  
Debtor(s)

Case No. 15-23662-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 28, 2020

User: jfur  
Form ID: 408

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2020:

Recip ID	Recipient Name and Address
db	#+ Greggory Michel, 131 Broadlawn Drive, Elizabeth, PA 15037-2044
jdb	+ Melanie Michel, 131 Broadlawn Drive, Elizabeth, PA 15037-2044
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14185644	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, PA 33631-3785
14117592	+ Bank of America, Box 31785, Tampa, FL 33631-3785
14117590	+ Best Buy, Box 6204, Sioux Falls, SD 57117-6204
14155284	CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14117604	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Sears, Box 183082, Columbus, OH 43218
14117595	+ Dollar Bank, Box 8469, Canton, OH 44711-8469
15208417	Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14176125	Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14176124	Dollar Bank, FSB, Three Gateway Center, Pittsburgh, PA 15222
14117596	+ Even Home Mortgage, Box 530579, Atlanta, GA 30353-0579
14117597	+ First National Bank of Omaha, Box 2557, Omaha, NE 68103-2557
14163829	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14117599	+ Navigant Credit Union, 1005 Douglas Pike, Smithfield, RI 02917-1206
14297977	+ PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE, MOORPARK, CA 93021-2602
14125513	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14117601	+ PNC, Box 3429, Pittsburgh, PA 15230-3429
14140363	+ PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982
14177510	+ PNC BANK, N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
14117602	PNC Bank, Box 856177, Atlanta, GA 30353

TOTAL: 22

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bncemail@w-legal.com	Oct 29 2020 02:38:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14117591	+ Email/Text: servicing@afcfirst.com	Oct 29 2020 02:39:00	AFC First Financial, Box 3558, Allentown, PA 18106-0558
14162547	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 29 2020 02:37:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14117593	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 29 2020 02:08:32	Capital One, Box 71083, Charlotte, NC 28272-1083
14141239	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 29 2020 02:08:32	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

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14117594	+ Email/Text: mrdiscen@discover.com	Oct 29 2020 02:37:00	Discover, Box 71084, Charlotte, NC 28272-1084
14121924	Email/Text: mrdiscen@discover.com	Oct 29 2020 02:37:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14117598	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 29 2020 02:37:00	Kohls, Box 2983, Milwaukee, WI 53201-2983
14177419	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 29 2020 02:08:34	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14117600	+ Email/PDF: gecsed@recoverycorp.com	Oct 29 2020 01:07:53	Pay Pal Credit, Box 105658, Atlanta, GA 30348-5658
14952544	+ Email/Text: bncmail@w-legal.com	Oct 29 2020 02:38:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14117603	+ Email/PDF: gecsed@recoverycorp.com	Oct 29 2020 01:06:08	Sams Club, Box 530942, Atlanta, GA 30353-0942
14117605	+ Email/PDF: gecsed@recoverycorp.com	Oct 29 2020 01:04:17	Synchnony Bank, Box 960061, Orlando, FL 32896-0061
14177772	Email/Text: BKMail@tiaabank.com	Oct 29 2020 02:37:00	EverBank, 301 West Bay Street, Jacksonville, FL 32202

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank Of America, N.A. C/O Pennymac Loan Services,
cr		Bank of America, N.A.
cr		EverBank
cr		EverBank
cr		PENNYMAC LOAN SERVICES, LLC
cr		PENNYMAC LOAN SERVICES, LLC AS SERVICER FOR BANK O
cr		Pennymac Loan Services, LLC
cr	*	Dollar Bank, FSB, Three Gateway Center, Pittsburgh, PA 15222
14177526	*+	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
14174852	*+	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982

TOTAL: 7 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 30, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2020 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: jfur

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Alexandra Teresa Garcia	on behalf of Creditor EverBank ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com
Ann E. Swartz	on behalf of Creditor EverBank ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com
Beth L. Slaby	on behalf of Creditor Dollar Bank FSB bslaby@grenenbirsic.com, mcupec@grenenbirsic.com
Brad L. Hamric	on behalf of Joint Debtor Melanie Michel hamriclaw@comcast.net
Brad L. Hamric	on behalf of Debtor Gregory Michel hamriclaw@comcast.net
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor EverBank ecfmail@mwc-law.com
David W. Raphael	on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com
Jerome B. Blank	on behalf of Creditor Bank of America N.A. pawb@fedphe.com
Joseph A. Dessoye	on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com
Joseph P. Schalk	on behalf of Creditor Bank of America N.A. jschalk@barley.com, sromig@barley.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Paul William Cressman	on behalf of Creditor Bank of America N.A. pawb@fedphe.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Bank Of America N.A. C/O Pennymac Loan Services, LLC pawb@fedphe.com
Thomas Song	on behalf of Creditor PENNYMAC LOAN SERVICES LLC AS SERVICER FOR BANK OF AMERICA, N.A. pawb@fedphe.com

TOTAL: 17